

EXHIBIT A
Plaintiff's Loan Agreement with Minto Money, Excerpt

LOAN #:	
Agreement Date: 7/11/2022	Loan #: [REDACTED]
Effective Date: 7/12/2022	Loan Type: Installment Loan

Minto Financial d/b/a Minto Money PO Box 58112 Minto, AK 99758 Phone (844) 446-4686	Name: Brenden Sica [REDACTED]
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TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
653.65 %	\$4,777.39	\$1,100.00	\$5,877.39

Your Payment Schedule will be:

Number of payments: 40 Amount of payments: \$146.97 When payments are due: Weekly (each Friday)

Late Charge: If a payment is not paid within 5 days, you will pay a late fee of \$20.

Prepayment: If you pay off early, you will not have to pay a penalty.

See the terms of the Agreement below for any additional information about nonpayment, default, any required repayment in full before the schedule date, and prepayment refunds and penalties.

EXHIBIT B
Plaintiff's Payment History Regarding Minto Money Loan

Verizon LTE 12:21 PM 30% 



Adv Plus B...ing - 7738



Jul 22, 2022



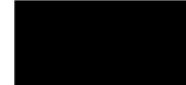
Jul 22, 2022

-\$146.97

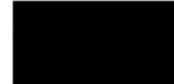
\$2.39

VBS MintoMoney
DES:XXXXX64686
ID:8852954
INDN:Brenden Sica CO
ID:18037473 PPD

Jul 22, 2022



Jul 21, 2022



Jul 21, 2022



Jul 21, 2022



EXHIBIT C
Minto Financial's Lending License

Minto Financial Services Licensing & Regulatory Commission
P.O. Box 54112, Minto, Alaska 99758



Artwork by Joawland Silas

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN THE PUBLIC OFFICE

LICENSE #2019-0001

**CERTIFICATE OF LICENSURE
FINANCIAL SERVICES COMPANY**

This is to Certify, that pursuant to and in accordance with the Tribal Credit Code of the Minto Tribe ("Tribe"), I, the undersigned, as Commissioner of the Minto Financial Services Licensing & Regulatory Commission, do hereby issue this license for purposes of the Tribe's consumer lending business to the below-named company:

Minto Financial d/b/a Minto Money
205 Lakeview Drive Suite 7
Minto Alaska 79958

subject to revocation as provided by Tribal Law. This license is a revocable privilege to do business within the jurisdiction of the Minto Tribe. The issuance of this License is based on the renewal application filed with the Commission on June 3, 2021. This License has an **Issuance/Effective Date of June 3, 2021**, and an **Expiration Date of June 3, 2023**.

This license cannot be transferred or assigned and continues in effect until terminated/suspended under Tribal Law or until the Expiration Date.

In Witness Whereof, I have hereto set my hand on the date appearing below.

Date: June 3, 2021


SHANE THIN ELK, COMMISSIONER
Minto Financial Services Licensing &
Regulatory Commission

EXHIBIT D

Overview of Tribal Employment Rights & Law Conference, April 2014



LAW SEMINARS INTERNATIONAL
The power of information®

Featuring Speakers From:

- Best & Flanagan LLP
- Faegre Baker Daniels LLP
- Hogan Adams PLLC
- Law Office of Richard G. McGee
- Little River Casino Resort
- Little Mendelson P.C.
- Lochen Law Offices, PLLC
- Modrall Sperling
- Navajo Nation Department of Justice
- Sonosky, Chambers, Sachse, Endresen & Perry, LLP
- The Jarchero Law Group
- The University of Tulsa College of Law
- William Mitchell College of Law

A Comprehensive Two-Day Conference on

Tribal Employment Rights & Law

Critical legal issues in employment law in Indian country

April 28 & 29, 2014
Prior Lake, Minnesota
Mystic Lake Casino Hotel

Credits: MN 10.5 CLE (call about others)
Quick when/where: 8:30 a.m., 2400 Mystic Lake Blvd.

12:00 Best Practices for Setting Up Personnel and Dispute Resolution Systems

Structuring the system: Essential elements for workable Tribal codes; selecting or creating effective grievance and dispute resolution bodies and processes; special considerations for partnering with non-Tribal entities for commercial enterprises

Shane Thin Elk, Esq.
Locien Law Offices, PLLC – Onawa, IA

EXHIBIT E
Domain Name Registration for bedco.us
Record Date December 19, 2018

```
Domain Name: bedco.us
Registry Domain ID: D0051CDC3615A45FBAC03510C73006131-HSI
Registrar WHOIS Server: whois.godaddy.com
Registrar URL: whois.godaddy.com
Updated Date: 2018-12-19T23:23:15Z
Creation Date: 2018-12-14T23:23:15Z
Registry Expiry Date: 2023-12-14T23:23:15Z
Registrar: GoDaddy.com, Inc.
Registrar IANA ID: 146
Registrar Abuse Contact Email: abuse@godaddy.com
Registrar Abuse Contact Phone: +1.8886282505
Domain Status: clientRenewProhibited https://icann.org/epp#clientRenewProhibited
Domain Status: clientUpdateProhibited https://icann.org/epp#clientUpdateProhibited
Domain Status: clientDeleteProhibited https://icann.org/epp#clientDeleteProhibited
Domain Status: clientTransferProhibited https://icann.org/epp#clientTransferProhibited
Registry Registrant ID: C4D1D485F1#76406B9906ED0AC***3D70E-N8R
Registrant Name: Douglas Isaacson
Registrant Organization: Minto Development Corporation
Registrant Street: 615 Bidwill Ave
Registrant Street: Ste 303
Registrant Street:
Registrant City: Fairbanks
Registrant State/Province: Alaska
Registrant Postal Codes: 99701
Registrant Country: us
Registrant Phone: +1.9073740960
Registrant Phone Ext:
Registrant Fax:
Registrant Fax Ext:
Registrant Email: dougwiseascon@gmail.com
Registrant Application Purpose: PI
```

EXHIBIT E
Domain Name Registration for bedco.us
Record Date December 19, 2018

Registrant Name/Category: C21
Registry Admin ID: CCB123C6605A47D2B1B216168AC0EF47-NSR
Admin Name: Douglas Isaacson
Admin Organization: Minto Development Corporation
Admin Street: 615 Bidwill Ave
Admin Street: Ste 303
Admin Street:
Admin City: Fairbanks
Admin State/Province: Alaska
Admin Postal Code: 99701
Admin Country: us
Admin Phone: +1.9073740968
Admin Phone Ext:
Admin Fax:
Admin Fax Ext:
Admin Email: dougvisaacson@gmail.com
Admin Application Purpose: PI
Admin Name/Category: C21
Registry Tech ID: CF0FB086006014B7AAC579019F2BA2A62-NSR
Tech Name: Douglas Isaacson
Tech Organization: Minto Development Corporation
Tech Street: 615 Bidwill Ave
Tech Street: Ste 303
Tech Street:
Tech City: Fairbanks
Tech State/Province: Alaska
Tech Postal Code: 99701
Tech Country: us
Tech Phone: +1.9073740968
Tech Phone Ext:
Tech Fax:

EXHIBIT E
Domain Name Registration for bedco.us
Record Date December 19, 2018

```
Tech Fax Ext:  
Tech Email: dougwisaacson@gmail.com  
Tech Application Purpose: PI  
Tech Name/Name Category: C21  
Name Server: ns03.domaincontrol.com  
Name Server: ns04.domaincontrol.com  
DNSSEC: unsigned
```

EXHIBIT F

**Isaacson Responses to Consumer Complaint on BBB
Regarding Minto Money**

5/16/2020

Minto Money | Complaints | Better Business Bureau® Profile

Better Business Bureau®

[Home](#) > [Alaska](#) > [Minto](#) > [Loans](#) > [Minto Money](#) > Complaints



[« Complaints](#)

Complaints



Minto Money

📍 PO Box 58112
 Minto, AK 99758-0112
🌐 <https://mintomoney.com/>
📞 (844) 446-4686

Complaint Type: Billing/Collection Issues Status: Answered

04/20/2020

A few weeks ago I took a \$1,000 loan with this company Mintomoney. They advertised you can pay off the loan early with no penalties. I believed it was a 6.5% annual interest and 10 months. They now say it's over 650% annual interest and instead of monthly payments they take money out of my account weekly (+\$130). I had already made six +\$130 payments every week for the following 6 weeks since I took the loan equaling to around \$784. I requested a payoff amount to pay it all off at the 6 weeks mark and told me the payoff amount was \$1,028 (on a recent 6 weeks old loan). I complained it must be wrong and they replied a few days later on April 17th 2020 that the payoff amount went up to \$1,157.19 and will keep going up daily. I complained, why they want to charge me over \$940 on fees on a \$1,000 loan that I want to pay off early in only 6 weeks instead of 10 months after they said there was no penalties or fees to pay it off early & why they took too many days to respond and increase the pay off amount I requested. That it's impossible I still owe \$1,157 after me already having paid them \$784 in 6 weeks on a \$1,000 loan. They said they charge for the 10 months interest charges upfront first and that out of the \$784 paid only \$6 went to the principal. I told them they could not charge me for 10 months of interest upfront because it's only been 6 weeks since I took the loan and that I wanted to pay it early & they can't charge me for 10 months in to the future. I revoked any authorization to make future automatic withdrawals from my bank & ask to verify they have the numbers right so I could pay it off. I told them I just discovered that

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EXHIBIT F

**Isaacson Responses to Consumer Complaint on BBB
Regarding Minto Money**

5/16/2020	Minto Money Complaints Better Business Bureau® Profile
Response	04/23/2020
<p>I am writing on behalf of Minto Financial dba Minto Money ("Minto Money"), a wholly owned economic development arm of the Native Village of Minto, a federally recognized sovereign American Indian tribe (the "Tribe"), located in Minto, Alaska, in response to the above referenced complaint. While Minto Money is not subject to regulation by states, the Tribe takes the concerns of other sovereigns and our customers seriously, and we are happy to respond to your inquiry.</p> <p>Minto Money is wholly owned by the Tribe, and functions as an economic arm of the Tribe. Through Minto Money the Tribe raises governmental revenues to provide services to Tribal citizens, just as other sovereign governments do with revenues they generate through taxation or other means. Tribal jurisdiction is clearly indicated on our Website, and in all of our documents, contracts, etc. Minto is a sovereign-owned enterprise which the Tribe closely regulates, and from which the Tribe requires consumer-protective best practices. Minto Money loans are legal under applicable Tribal law, which requires compliance with the principles of federal consumer protection laws.</p> <p>The interest and fees applicable to the customer's loan are permitted by Tribal law. A customer is free to enter into contracts with choice of law provisions invoking the laws of other sovereigns, a particularly common practice in the financial services industry. The terms and conditions of the loan were clearly and accurately reflected in the loan agreement that the customer voluntarily signed before receiving the loan. The customer also received a TILA disclosure that outlined the amount and date of each payment required under the loan agreement.</p> <p>Minto Money strives for excellent customer service and always endeavours to make it right for any customer who is not satisfied with their experience. Therefore, at our sole discretion, we will reach out to the customer with an offer to resolve their concerns. We trust that you will find this letter of explanation satisfactory and resolves the matter.</p> <p>Respectfully, Doug I***** General Manager, Minto Financial</p>	
Complaint Type: Billing/Collection Issues	Status: Answered
	04/15/2020
<p>I borrowed \$625 from Minto money on 02/25/2020. I made 3 payments towards my loan on 03/13/2020 in the amount of \$163.88, and on 03/27/2020 for \$163.88 and the third payment was on 04/10/2020 in the amount of \$163.88. Total payments made were \$491. I called today (04/15/2020) to pay off my loan. I was shocked when I knew that the payment amount was \$676. I asked about the interest rate on my loan which I paid off in less than 4 months and there was then interest in \$676. I think this is ridiculous because and it</p>	

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EXHIBIT F
**Isaacson Responses to Consumer Complaint on BBB
Regarding Minto Money**

5/16/2020

Minto Money | Complaints | Better Business Bureau® Profile

Re: Complaint ID #:*****
***** MM4*****

To Whom It May Concern:

I am writing on behalf of Minto Financial dba Minto Money ("Minto Money"), a wholly owned economic development arm of the Native Village of Minto, a federally recognized sovereign American Indian tribe (the "Tribe"), located in Minto, Alaska, in response to the above referenced complaint. While Minto Money is not subject to regulation by states, the Tribe takes the concerns of other sovereigns and our customers seriously, and we are happy to respond to your inquiry.

Minto Money is wholly owned by the Tribe, and functions as an economic arm of the Tribe. Through Minto Money the Tribe raises governmental revenues to provide services to Tribal citizens, just as other sovereign governments do with revenues they generate through taxation or other means. Tribal jurisdiction is clearly indicated on our Website, and in all of our documents, contracts, etc. Minto is a sovereign-owned enterprise which the Tribe closely regulates, and from which the Tribe requires consumer-protective best practices. Minto Money loans are legal under applicable Tribal law, which requires compliance with the principles of federal consumer protection laws.

The interest and fees applicable to the customer's loan are permitted by Tribal law. A customer is free to enter into contracts with choice of law provisions invoking the laws of other sovereigns, a particularly common practice in the financial services industry. The terms and conditions of the loan were clearly and accurately reflected in the loan agreement that the customer voluntarily signed before receiving the loan. The customer also received a TILA disclosure that outlined the amount and date of each payment required under the loan agreement. As such, we consider this matter resolved.

Respectfully,

Doug I*****
General Manager, Minto Financial

Customer Response

04/17/2020

Complaint: *****

I am rejecting this response because:

1- I didn't know that minto money belonged to a tribe when I took the loan. They didn't tell me they belonged to a tribe and they didn't tell me they were not subject to regulations. If they belong to a tribe then they probably should limit their lending to their tribe members.
2- I still think that 600% interest in 45 days is predatory lending practices.

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EXHIBIT F
**Isaacson Responses to Consumer Complaint on BBB
Regarding Minto Money**

5/16/2020 Minto Money | Complaints | Better Business Bureau® Profile

Customer Response 04/11/2020

I am rejecting this response because they have clearly taking way over the amount of money I owe. Which they aren't even allowed to do business in the state of Maryland. They are illegal in the state of Maryland.

Complaint Type: Problems with Product/Service **Status:** Answered 11/29/2019

I did not apply for or approve this loan. I don't know who did but this company better stop calling my number and taking money out of my account or I'll file a police report against them

Response 12/04/2019

I am writing on behalf of Minto Financial dba Minto Money ("Minto Money"), a wholly owned economic development arm of the Native Village of Minto, a federally recognized sovereign American Indian tribe (the "Tribe"), located in Minto, Alaska, in response to the above referenced complaint. The Tribe takes these types of inquiries very seriously, and we would like to provide you with the below information.

The complainant states that they did not apply for a loan. The loan issued only after receiving a loan application in the complainant's name as well as a telephone call with full verifications reviewing the terms of the loan. We do have the telephone recording from the date of loan origination as well as recent correspondence from complainant regarding the ACH debit of 11/30/2019 where they state that they had requested to mail in the payment.

If the complainant believes they have been the victim of identity theft, they can provide the following to the Company to further investigate: (1) A completed identity theft report, which can be found at the Federal Trade Commission's website, <https://www.identitytheft.gov/Assistant>; or a police report outlining the alleged identity theft; and (2) proof of identification, such as a copy of a driver's license, a copy of a government issued identification card, or social security number.

Minto Money strives for excellent customer service and always endeavors to make it right for any customer who is not satisfied with their experience. Therefore, as a one-time courtesy, and for no other reason than to demonstrate excellent customer service, we will reach out to the customer in an attempt to resolve their complaint.

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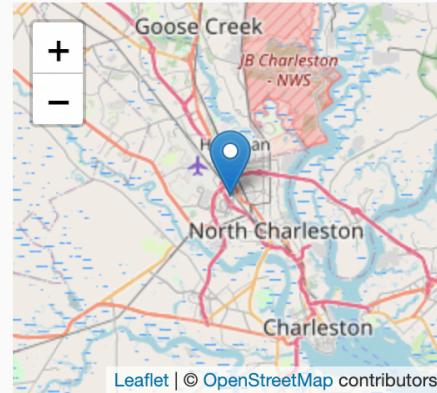
EXHIBIT G
Physical Location for servers of Mintomoney.com

IP and website location: 35.229.109.76



DB-IP (03.10.2022)

IP address	35.229.109.76
Host name	76.109.229.35.bc.googleusercontent.com
IP range	35.229.16.0-35.229.127.255 CIDR
ISP	Google LLC
Organization	Google LLC
Country	 United States of America (US)
Region	South Carolina
City	North Charleston
Time zone	America/New_York, GMT-0400
Local time	20:21:49 (EDT) / 2022.10.20
Postal Code	29415



Powered by **DB-IP**

IPGeolocation.io (13.10.2022)

EXHIBIT H
Plaintiff's Clarity Consumer Disclosure, Inquiries Excerpt

Check Cashing Details (Check cashing information is furnished by VALID Systems)

Furnished on: 9/12/2022
Days Since Last Check Cashing Activity: n/a
Days Since Last Successfully Cashed Check: n/a



Inquiries seen by others

The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your name, date of birth and driver's license/state, then all those data elements came from the same inquiry.

Date/Time/Tracking #	Purpose	Type	Company
7/11/2022 4:43:50 pm EDT pqgq87xk4w	Credit Application	Online Installment Loan	Minto Money



Inquiries not seen by others

The 'Tracking #' located after 'Date' and 'Time' allows you to associate the data that originated from the same inquiry. For example, when the 'Tracking #' is the same for your name, date of birth and driver's license/state, then all those data elements came from the same inquiry.

EXHIBIT I
Plaintiff's Clarity Consumer Disclosure, Minto Money Tradeline

Accounts

Account #1

Consumer

Name: SICA, BRENDEN	Date of Birth: [REDACTED]
Address: [REDACTED]	
Bank Routing Number: [REDACTED]	Bank Account Number: [REDACTED]
Phone Number: [REDACTED]	

Current

Account #: XXX9742	Company: Minto Money
Account Type: Online Installment Loan	Credit Limit:
Ownership: Individual	Current Loan Amount: \$1,100
Number of Payments: 40	Current Balance: \$1,532
Payment Frequency: Weekly Only	Past Due: \$146
Open Date: 7/11/2022	Actual Payment: \$0
First Due Date: 7/22/2022	Next Payment Amount: \$1,678
Last Update Date: 8/8/2022	Status: Collections
Delinquency Date: 8/8/2022	Closed Date:
Payment History: #30	Closed Status:
Comment:	
Consumer Dispute:	

Historical

Original Account Type: Online Installment Loan	Original Loan Amount: \$1,100
First Payment Date: 7/27/2022	First On-Time Payment Date: 7/27/2022
Last Payment Date: 7/27/2022	Last On-Time Payment Date: 7/27/2022
Total Late Payments: 1	Collections (#): 1
Amount of Late Payments: \$146	Total Collections: \$146
Total Days Late: 85	Days in Collections: 78
Longest Late Payment: 85	Last Collection Date:
Charged Off Date:	Worst Payment Status: Collections
Charge Off Amount:	First Closed Date: